

Information to identify the case:

Debtor 1: **JEFFREY DEAN SHEPHERD**
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-5630
 EIN: --_-----

Debtor 2:
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: -----
 EIN: --_-----

United States Bankruptcy Court: U.S. Bankruptcy Court, District of Montana
 Date case filed for chapter: 7 4/15/22

Case number: 2:22-bk-20029-BPH

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JEFFREY DEAN SHEPHERD	
2. All other names used in the last 8 years		
3. Address	75 PATHFINDER TRAIL BOZEMAN, MT 59718	
4. Debtor's attorney Name and address	EDWARD A. MURPHY MURPHY LAW OFFICES, PLLC PO BOX 2639 MISSOULA, MT 59806	Contact phone 406.728.2671 Email: murphylawecf@gmail.com
5. Bankruptcy trustee Name and address	JOSEPH V. WOMACK Womack & Associates, LLC 1001 S. 24th Street West Suite 318 Billings, MT 59102	Contact phone 406-252-7200 Email: jwomack@jvwlaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Room 263 Federal Building 400 North Main Butte, MT 59701	Hours open: 8:00AM – 5:00PM Contact phone (406)497-1240 Date: 4/15/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2022 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom Meeting of Creditors, Meeting ID 582 698 2726 Passcode 349473, Contact dbecker@jvwlaw.com
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 7/19/22 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Effective December 1, 2017, certain amendments were made to FED. R. Bankr. P. 3002 including 3002(c)(7). As a result of these changes, you should review and consult the rules in connection with the preparation and timely filing of any proofs of claim.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

NOTICE:

In accordance with 11 U.S.C. § 707(a) and Mont. LBR 2003–7 debtor's failure to attend the 341 meeting will be cause for dismissal without further notice.

United States Bankruptcy Court
District of Montana

In re:
JEFFREY DEAN SHEPHERD
Debtor

Case No. 22-20029-BPH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0977-2
Date Rcvd: Apr 15, 2022

User: ColeenHan
Form ID: 309A

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2022:

Recip ID	Recipient Name and Address
db	+ JEFFREY DEAN SHEPHERD, 75 PATHFINDER TRAIL, BOZEMAN, MT 59718-7254
ust	+ OFFICE OF THE U.S. TRUSTEE, US DEPT OF JUSTICE, 550 WEST FORT ST, RM 698, BOISE, ID 83724-0101
1412395	++ AMERICAN COLLECTIONS ENTERPRISE INC, ATTN W PATRICK MCNEMAR, 205 S WHITING ST, SUITE 500, ALEXANDRIA VA 22304-3632 address filed with court:, American Collections, 205 S. Whiting St. Ste. 500, Alexandria, VA 22304
1412396	+ ASCAP, PO Box 331608, Nashville, TN 37203-7515
1412394	Ally Bank, PO Box 7376.51, Saint Paul, MN 55113
1412399	Burns Law Firm, 65303 Ivy Lane Ste. 102, Greenbelt, MD 20770
1412403	+ HSBC Bank USA N.A., PO Box 619096, Dallas, TX 75261-9096
1412405	+ KL Goring, LLC, 995 Prince Frederick Blvd, Prince Frederick, MD 20678-3198
1412410	+ Roberts Oxygen, 15830 Redland Rd, Rockville, MD 20855-2292
1412411	+ Simpson Land Co., PO Box 1099, Solomons, MD 20688-1099
1412413	+ St. Mary's County, 23150 Leonard Hall Dr., Leonardtown, MD 20650-5801
1412414	+ Sysco, 1390 Enclave Pkwy, Houston, TX 77077-2099

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: murphylawecf@gmail.com	Apr 15 2022 20:41:00	EDWARD A. MURPHY, MURPHY LAW OFFICES, PLLC, PO BOX 2639, MISSOULA, MT 59806
tr	+ EDI: FJWOMACK	Apr 16 2022 00:43:00	JOSEPH V. WOMACK, Womack & Associates, LLC, 1001 S. 24th Street West, Suite 318, Billings, MT 59102-6467
1412395	Email/Text: ebn@amcollect.com	Apr 15 2022 20:41:00	American Collections, 205 S. Whiting St. Ste. 500, Alexandria, VA 22304
1412397	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 15 2022 20:43:37	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
1412398	+ EDI: BANKAMER.COM	Apr 16 2022 00:43:00	Bank of America, 4909 Sararese Circle, Tampa, FL 33634-2413
1412401	Email/Text: Bankruptcyemail@marylandtaxes.gov	Apr 15 2022 20:41:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 Preston Street, Baltimore, MD 21201
1412400	+ EDI: AIS.COM	Apr 16 2022 00:43:00	Capital One Bank (USA) N.A., 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
1412402	+ Email/PDF: creditonebknofications@resurgent.com	Apr 15 2022 20:43:35	Credit One Bank, 6801 S. Cimarron Rd., Las Vegas, NV 89113-2273
1412404	+ EDI: IRS.COM	Apr 16 2022 00:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1412407	Email/Text: DORBankruptcyNotices@mt.gov	Apr 15 2022 20:41:00	Montana Dept. of Revenue, Bankruptcy Specialist,

District/off: 0977-2
Date Rcvd: Apr 15, 2022

User: ColeenHan
Form ID: 309A

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Total Noticed: 29

			Po Box 7701, Helena, MT 59604-7701
1412406	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 15 2022 20:43:37	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
1412408	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2022 20:41:00	Nationstar/Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
1412409	+ EDI: NFCU.COM	Apr 16 2022 00:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
1412412	Email/Text: CustomerAccounting@SMECO.coop	Apr 15 2022 20:41:00	SMECO, 15065 Burnt Store Rd, Hughesville, MD 20637
1412415	+ EDI: USAA.COM	Apr 16 2022 00:43:00	USAA, 9800 Fredericksburg Rd., San Antonio, TX 78288-0002
1412418	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Apr 15 2022 20:41:00	VW Credit Inc d/b/a Audi Fin. Services, PO Box 9013, Addison, TX 75001-9013
1412416	+ EDI: AIS.COM	Apr 16 2022 00:43:00	Verizon, c/o American InfoSource, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
1412417	+ EDI: VERIZONCOMB.COM	Apr 16 2022 00:43:00	Verizon Wireless, PO Box 9688, Mission Hills, CA 91346-9688

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2022 at the address(es) listed below:

Name	Email Address
EDWARD A. MURPHY	on behalf of Debtor JEFFREY DEAN SHEPHERD murphylawecf@gmail.com MurphyLawOfficesPLLC@jubileebk.net
JOSEPH V. WOMACK	jvwomack@jvwlaw.com mwiddicombe@jvwlaw.com;dbeck@jvwlaw.com;jvw@trustesolutions.net
OFFICE OF THE U.S. TRUSTEE	ustp.region18.bs.ecf@usdoj.gov

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